

Adding a Customer Payment Method to Your Store

Shopify has its own merchant payment processor and this is available to sellers in the US, the UK, Ireland, Australia, Puerto Rico, and Canada.

If you are not in one of these countries, you will have several alternatives to choose from.

I highly recommend Stripe, which I am still using at this time because until recently, Shopify's own processor was not available in Ireland.

So, if you have Stripe as an option, I recommend it!

There are usually several options on a drop down list.

As well as regular credit/debit card payment options, you also have the option to add things like 'Bitcoin' and other alternative payment methods. I have never used these myself.

You also have the option of using of PayPal either AS WELL as another option, or instead of.

Normally I like to have a credit card processor, such as Stripe AND PayPal as an option for customers at the checkout.

The screenshot shows the 'Accept payments' settings in a Shopify store. On the left, a sidebar contains the heading 'Accept payments' and instructions: 'Enable [payment providers](#) to accept credit cards, PayPal, and other payment methods during checkout.' Below this, it states 'Your store accepts payments with: PayPal Express Checkout, Stripe.' The main content area is divided into three sections. The first section is for 'stripe', with a 'Change provider' link in the top right. It states 'Your store accepts credit card payments with Stripe. Manage your account from the [Stripe dashboard](#)'. Below this is a promotional box with the Stripe logo, the heading 'Say goodbye to transaction fees', the text 'Switch to Shopify Payments and we'll waive your 2.0% transaction fees.', and a 'Learn more >' link. At the bottom of this section, it says 'Using: Stripe' and has an 'Edit >' button. The second section is for 'PayPal', with the PayPal logo. It states 'Your store accepts PayPal payments with [PayPal Express Checkout](#). A PayPal button will display during checkout. Manage your account from the [PayPal dashboard](#)'. At the bottom, it says 'Using: PayPal Express Checkout' and has an 'Edit' button. The third section is titled 'Alternative payments' and contains the text 'Accept alternative payment methods from services that take customers out of your store's checkout to pay.' Below this is a dropdown menu labeled 'Select additional payment method' with a downward arrow.

One advantage of PayPal is that you get instant access to your funds. With any other solution, such as Stripe, or Shopify's own processor, you do not have instant access and it can take a week for the funds to appear in your bank account.

Therefore, if cash flow is very tight, you may want to stick with PayPal only, at least to begin with.

Whatever you choose, Shopify makes it **really easy** to set up your payment options!